

EXHIBIT

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COMPLAINT ACTIVITY REPORT Case # 57314007 Better Business Bureau of Minnesota and North Dakota

Consumer Info: St. Claire, Traci
8390 Emerald Pointe Ln
Gainesville, GA 30506-6750
404 606-3021 404 606-3021

Business Info: Ditech Financial, LLC
PO Box 6172
Rapid City, SD 57709-6172
800 643-0202

Location Involved: (Same as above)

Consumer's Original Complaint :

Mortgage servicer is violating the Homeowners Protection Act of 1998 and refusing to remove PMI as required by the law. According to the Homeowner's Protection Act of 1998, A servicer must automatically terminate PMI for residential mortgage transactions on the earliest date that both the principal balance of the mortgage is first scheduled to reach 78 percent of the original value of the secured property (based solely on the initial amortization schedule, in the case of a fixed-rate loan, or on the amortization schedules, in the case of an adjustable-rate loan, regardless of the outstanding balance) and if the borrower is current on mortgage payments. My loan has met these requirements. On 8/29/15, I sent a fax to the Escrow Dept. of Ditech (formerly Greentree) stating that I was aware that my PMI was due to automatically terminate on 9/1/15 and I included a copy of my appraisal and the amortization scheduled provided to me by Greentree. On 9/3/15, I received a denial letter from Ditech listing reasons for the denial that 1.) Do not apply to my loan and 2.) Based on a original value amount that was not provided and that would not be valid according to my records. On 9/9/15 I sent another fax asking Ditech to provide me with the original loan value that they are using and how they came up with this value. Instead of properly responding to my request, The escrow dept. sent a copy of the same denial letter that they originally sent, with no explanation of what number they are using the for the original value or where that number came from. I'm being forced to pay PMI each month when I legally do not owe it as to avoid a late fee. I was told that Ditech would refund the money Feb. 2016 if they found I overpaid. Why should Ditech get to keep and make interest off my money for 6 months or more for violating the law? The answer is that they should not and if they are attempting to take advantage of a well informed consumer, just think what they are doing to consumers that do not know their legal rights.

Consumer's Desired Resolution:

Remove PMI as of 9/1/15

09/15/2015 web BBB Received by BBB
09/16/2015 RML BBB Complaint Reviewed by BBB staff
09/16/2015 Otto EMAIL Send acknowledgement to Consumer
09/16/2015 Otto MAIL Inform Business of the Complaint
09/21/2015 WEB BBB RECEIVE BUSINESS RESPONSE : Thank you for the opportunity to respond to the complaint filed by Traci St. Clair regarding her account with Ditech Financial LLC ("Ditech").

We understand Ms. St. Clair's concerns. Please be assured her correspondence has been reviewed with the appropriate department management and the following response is provided.

Please be assured Ditech will cancel Private Mortgage Insurance (PMI) if a borrower meets the eligibility criteria and conditions. The cancellation and termination provisions of Homeowner's Protection Act (HPA) of 1998 apply to all loans with PMI.

According to account records, Ms. St. Clair modified the terms of her loan on April 26, 2010 which increased the balance of the loan to \$151,914.65. A copy of the modification agreement is enclosed. The new balance of the loan is the capitalization of all past due payments, escrow and any advances that may have been assessed to the loan prior to the date the modification was offered. By increasing the balance of the loan, the date the PMI would automatically terminate also changed. Therefore the original PMI disclosure is not applicable.

A modification changes terms of the loan and the amortization starts over at the time of modification. If Ms. St. Clair wants to cancel PMI she must submit a request with authorization for us to order an appraisal, at her cost. The cost of an appraisal is approximately \$400.00.

The following is a breakdown, showing terms of modification, including the value that determined eligibility of the modification:

Loan Amount	\$151,914.95
Payment	\$742.31
First Payment	05/01/2010
Interest Rate	3.75%
Cash Date	06/22/2007
Maturity Date	04/01/2037
Midpoint	08/01/2022
Modified	Yes-05/01/2010
Appraisal and HUD	
Appraised Value	166,000.00
Sales Value	
MOD Value	146,292.00
Original Value	146,292.00

Current Actual LTV 86.91%
 Non-Investment Single Family
 Date for 80% 12/01/2019
 Date for 78% 08/01/2020
 Date for 75% 08/01/2021
 Date for 70% 03/01/2023
 Date for 60% 12/01/2025

If you have any further questions or concerns, please do not hesitate to contact our Customer Service Department at (800) 643-0202, Monday - Friday, 7 a.m. to 8 p.m., and Saturday 7 a.m. to 1 p.m. CT.
 Sincerely,

Shea Andersen
 Customer Service Correspondence Supervisor

09/21/2015 **RML EMAIL** Forward Business response to Consumer
09/26/2015 **WEB BBB** RECEIVED CONSUMER RESPONSE : (The consumer indicated he/she DID NOT accept the response from the business.)

Ryan Luecke
 Better Business Bureau of Minnesota and North Dakota
 220 S. River Ridge Cir
 Burnsville, MN 55337
 Dear Ryan Ludecke:

Once again, the Escrow Dept. is supplying erroneous information and/or not providing proof to support their claims.

My loan was modified however Section 4. E. and F. on page 4 of the Modification Agreement that Ms. Anderson provided clearly states:

E: That the Loan Documents are composed of duly valid, binding agreements, enforceable in accordance with their terms and are hereby reaffirmed.

F: That all terms and provisions of the Loan Documents, except as expressly modified by this Agreement, remain in full force and effect; nothing in this agreement shall be understood or construed to be a satisfaction or release in whole or in part of the obligations contained in the Loan Documents; and that except as otherwise specifically provided in, and as expressly modified by, this Agreement, the Lender and I will be bound by, and will comply with, all the terms and conditions of the Loan Documents.

The only terms that we modified were the interest rate and balance, the rest of the loan documents that related to PMI, including the appraisal value on which it was based, remain intact.

The Homeowner Protection Act (HOPA) states at that at the time of consummation of a residential mortgage transaction, the lender must give the borrower certain disclosures that describe the borrower's rights with regard to PMI cancellation and termination. I was not provided with any disclosures when the loan was modified. It is because these terms did not change with the modification. If Ditech is claiming that they changed, then they need to provide a copy of the disclosures that HOPA states that I should have received.

HOPA also states: If a servicer determines that a borrower in a residential mortgage transaction does not qualify for cancellation or automatic termination of PMI, the servicer must provide to the borrower a written notice on the grounds relied on for making that determination. If an appraisal was used in making the determination, the servicer must give the results of the appraisal to the borrower. Ditech is claiming a home value of \$146,292 but has failed to provide the source of that number after numerous attempts. In order for a loan value to be determined, an appraisal must be performed. Ditech must provide a copy of the appraisal. To date, Ditech has not provided this information.

Lastly, the breakdown provided by Ditech is also inaccurate based on the very numbers they provided in their response letter. Let's review:

146,292 x 80% is 117,033.60 which occurs on 12/01/2018 not on 12/01/2019
 146,292 x 78% is 114,107.76 which occurs on 08/01/2019 not on 08/01/2020

It shouldn't be that difficult to do this simple math and apply it against the amortization schedule which is why I'm pushing for further investigation into this matter by the BBB.

Thank you,
 Traci St. Claire

09/28/2015 **RML MAIL** Forward Consumer Response to Business
10/01/2015 **WEB BBB** RECEIVED SUBSEQUENT RESPONSE FROM BUSINESS : This letter responds to the rebuttal filed by Traci St. Clair regarding her account with Ditech Financial LLC ("Ditech").

Ms. St. Clair's letter was again forwarded to the appropriate department for review.

The modification changes the terms of the loan, payment and balance. If the payments and balance of the loan changes, the loan to value (LTV) also changes; this ultimately changes the PMI cancellation dates. Please review the enclosed modification, Section 4 part O which addresses Ms. St. Clair's issue regarding the change to the MI payment and cancellation date.

The value used at modification is an automated value systematically provided by FNMA; there is not a full appraisal required for modification. The enclosed Data Elements shows a value of \$146,292. The enclosed amortization schedule is based on the modification terms, payment and interest rate. Based on the actual payments, the dates which the loan balance will reach 80% LTV is December 1, 2019 and 78% LTV is August 1, 2020.

If you have any further questions or concerns, please do not hesitate to contact our Customer Service Department at (800) 643-0202, Monday - Friday, 7 a.m. to 8 p.m., and Saturday 7 a.m. to 1 p.m. CT.

Sincerely,

Shea Andersen
 Customer Service Correspondence Supervisor

10/02/2015 **RML EMAIL** Forward Business response to Consumer

10/03/2015 **WEB BBB** RECEIVED CONSUMER RESPONSE : (The consumer indicated he/she DID NOT accept the response from the business.)

Ryan Luecke,

In review of Ditech's response, it is clear that they are attempting to change the terms of my loan themselves outside of the modification. They have attached a completely different amortization schedule than the one that they sent me originally.

Also, Section 4 part O of the modification agreement states that PMI "MAY" increase and the termination dates "MAY" change. The wording "MAY CHANGE" doesn't equal to "WILL CHANGE". So how do we know that the modification DID NOT change these things? Because the modification doesn't list these changes. However section 4. E. and F. on page 4 of the Modification Agreement CLEARLY states:

E: That the Loan Documents are composed of duly valid, binding agreements, enforceable in accordance with their terms and are hereby reaffirmed.

F: That all terms and provisions of the Loan Documents, except as expressly modified by this Agreement, remain in full force and effect; nothing in this agreement shall be understood or construed to be a satisfaction or release in whole or in part of the obligations contained in the Loan Documents; and that except as otherwise specifically provided in, and as expressly modified by, this Agreement, the Lender and I will be bound by, and will comply with, all the terms and conditions of the Loan Documents.

Ditech should offer an explanation or documents for each question below.

1. Please provide the monthly PMI payment amount before modification.

2. Please provide monthly PMI payment after the modification.

3. Please provide a copy of the PMI termination date disclosure that is required by HOPA showing the new effective termination dates. This would have been included with the modification agreement IF these terms were modified.

4. Please explain why the amortization schedule supplied in the response to BBB is different than the one sent directly to me from Greentree in 2013.

5. Explain how you can ACCURATELY value a home without an appraisal.

6. Provide the exact method used for determining the value of my home at modification.

Thank you,

Traci St. Claire

10/05/2015 **RML MAIL** Forward Consumer Response to Business

10/09/2015 **WEB BBB** RECEIVED SUBSEQUENT RESPONSE FROM BUSINESS : This letter responds to the second rebuttal filed by Traci St. Clair regarding her account with Ditech Financial LLC ("Ditech").

Ms. St. Clair's letter was again forwarded to the appropriate department for review.

The modification of a loan modifies the terms of the original loan in order to assist the borrower to make the payments affordable and usually to keep them in their home. There is not a requirement to provide a new disclosure or an appraisal. As previously stated, the value used is an automated estimate of the property. A modification agreement is not required to list the terms of the Private Mortgage Insurance (PMI).

Please note the modification to Ms. St. Clair's account was completed by Bank of America, N. A. in 2010; which is prior to transfer to Ditech on June 1, 2013. Therefore, we are unable to further speak in regards to the property value used in the previous servicer's modification review. The loan is serviced according to the terms of the modification.

The following responds to Ms. St. Clair's additional questions:

1 & 2. The PMI premium pre-modification was \$56.64, after the modification it was \$59.50.

3. There is not a new disclosure required. MI disclosures are required on a new loan only.

(i.e. refinance or purchase).

4. The amortization scheduled provided in our previous letter was created that day based on the modification terms. We are assuming the amortization schedule Ms. St. Clair referenced in her letter was the one provided when the loan originated. After a loan is modified, the original amortization schedule no longer illustrates how payments are applied to the account.

5 & 6. Again a full appraisal is not required to modify the terms of a loan. The Uniform Appraisal Dataset (UAD) is a component of the Uniform Mortgage Data Program(r) (UMDP(r)), jointly established by Fannie Mae and Freddie Mac under the direction of their regulator, the Federal Housing Finance Agency, to provide common requirements for appraisal and loan delivery data.

If you have any further questions, please do not hesitate to contact our Customer Service Department at (800) 643-0202, Monday - Friday, 7 a.m. to 8 p.m., and Saturday 7 a.m. to 1 p.m. CT.

Sincerely,

Shea Andersen

Customer Service Correspondence Supervisor

10/09/2015 **RML EMAIL** Send Consumer - No New Offer - ANSWERED

10/09/2015 **Otto MAIL** Inform Business - Case Closed Answered

10/09/2015 **Otto BBB** Case Closed Answered



Ditech Financial LLC
 1400 Turbine Dr.
 PO Box 6172
 Rapid City, South Dakota 57709-6172
 T 800.643.0202
 F 866.870.9919
 ditech.com

September 21, 2015

RYAN LUECKE
 BETTER BUSINESS BUREAU OF MINNESOTA AND NORTH DAKOTA
 220 S RIVER RIDGE CIR
 BURNSVILLE MN 55337

RE: Case # 57314007, Traci St. Clair

Dear Ryan Luecke:

Thank you for the opportunity to respond to the complaint filed by Traci St. Clair regarding her account with Ditech Financial LLC ("Ditech").

We understand Ms. St. Clair's concerns. Please be assured her correspondence has been reviewed with the appropriate department management and the following response is provided.

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Appraisal and HUD

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Sales Value	
MOD Value	146,292.00
Original Value	146,292.00
Current Actual LTV	86.91%

Non-Investment Single Family

Date for 80%	12/01/2019
Date for 78%	08/01/2020
Date for 75%	08/01/2021
Date for 70%	03/01/2023
Date for 60%	12/01/2025

If you have any further questions or concerns, please do not hesitate to contact our Customer Service Department at (800) 643-0202, Monday - Friday, 7 a.m. to 8 p.m., and Saturday 7 a.m. to 1 p.m. CT.

Sincerely,



Shea Andersen
Customer Service Correspondence Supervisor

/s/54/ 

cc: Traci St. Clair, 8390 Emerald Pointe Ln, Gainesville GA 30506-6750

All Account Programs for Account 68913177

Account Program Id	Program Name	Status	Create Date	Created By	Start Date	Current Phase	Loan Workout Id
216316 **Output Below**	FNMA HMP 10-1	Complete	6/10/2013 12:22:30 PM	CONV_BACMS	4/26/2010	Completion	346789

Data Dump for Account 68913177 & AccountProgramId: 216316 (10/1/2015)

Account Program Phase

Phase	Start	End	Status	Flag
Eligibility	6/10/2013	6/10/2013	Y	N
Loan Boarding	8/10/2013	6/10/2013	Y	N
Completion	6/10/2013		N	Y

Loan Term Info and Steps

Term Id	Max Rate	P&I Pmt	Escrow	Balance	Forbear	Forgive	PRA (Type)	Balloon
124469	5.00000	\$898.79	\$212.14	\$161,914.95	\$0.00	\$0.00	\$0.00()	\$0.00
Capitalized:		Total	Interest	Advances	Insurance	Taxes		
		\$7,411.80	\$7,411.80	\$0.00	\$0.00	\$0.00		
Step	Type	Start	End	Len	Rate	Payment		
1		1	60	60	3.75000	\$742.34		
2		61	72	12	4.00000	\$815.58		
3		73	327	255	5.00000	\$833.79		

Vertical Data Elements

Name	Value	Eff Date	Activity	Outcome
ASSOCIATION_FEE_AMT	\$0.00	12/28/2009	MaintenanceActivity	Y
BK_STATUS	N	6/1/2013	MaintenanceActivity	Y
BORROWER_ACCEPT	Yes	12/28/2009	MaintenanceActivity	Y
BORROWER_REJECT_REASON		12/28/2009	MaintenanceActivity	Y
CONDITION_CD	3	12/28/2009	MaintenanceActivity	Y
CONTROL_PROGRAM_SEQ_NBR	1	12/28/2009	MaintenanceActivity	Y
CUR_BALANCE	\$144,320.15	12/28/2009	MaintenanceActivity	Y
CUR_DTI	99.99%	12/28/2009	MaintenanceActivity	Y
CUR_ESCROW_PMT	\$212.14	12/28/2009	MaintenanceActivity	Y
CUR_HTI	40.93%	12/28/2009	MaintenanceActivity	Y
CUR_INT_PAID	\$0.00	12/28/2009	MaintenanceActivity	Y
CUR_PI_PMT	\$988.97	12/28/2009	MaintenanceActivity	Y
CUR_PITI_PMT	\$1,181.11	12/28/2009	MaintenanceActivity	Y
CUR_PITIA_PMT	\$1,181.11	12/28/2009	MaintenanceActivity	Y
CUR_PMT_AMT	\$1,181.11	12/28/2009	MaintenanceActivity	Y
CUR_RATE	6.875%	12/28/2009	MaintenanceActivity	Y
CUR_REM_TERM	326	12/28/2009	MaintenanceActivity	Y
CUR_TERM	290	6/1/2013	MaintenanceActivity	Y
CUR_TERM	360	12/28/2009	MaintenanceActivity	Y
DQ_DAYS	0	6/1/2013	MaintenanceActivity	Y
ESCROW_UP_FRONT	No	12/28/2009	MaintenanceActivity	Y
EST_CAP_INS_AMT	\$0.00	12/28/2009	MaintenanceActivity	Y
EST_CAP_TAX_AMT	\$0.00	12/28/2009	MaintenanceActivity	Y
FNMA_CASE_NUMBER		12/28/2009	MaintenanceActivity	Y
GROSS_INCOME_DECLARED	\$2,885.00	12/28/2009	MaintenanceActivity	Y
GROSS_INCOME_VERIFIED	\$2,885.00	12/28/2009	MaintenanceActivity	Y
HARDSHIP_TYPE	007	12/28/2009	MaintenanceActivity	Y
HOME_VALUE_AMT	\$146,292.00	12/28/2009	MaintenanceActivity	Y
HOME_VALUE_DATE	12/28/2009	12/28/2009	MaintenanceActivity	Y
HOME_VALUE_ORDERED_DT	12/28/2009	12/28/2009	MaintenanceActivity	Y
HOME_VALUE_SRC		12/28/2009	MaintenanceActivity	Y
IMMINENT_DEFAULT_DEBT_RATIO	0.00	12/28/2009	MaintenanceActivity	Y
IMMINENT_DEFAULT_NET_WORTH_RATIO	0.00	12/28/2009	MaintenanceActivity	Y
INVESTOR_NBR	644	6/1/2013	MaintenanceActivity	Y
IS_ACCOUNT_CURRENT	No	10/1/2015		Y
IS_ACH	No	10/1/2015		Y
IS_BORROWER_CASH_RESERVES_INSUFFICIENT	No	12/28/2009	MaintenanceActivity	Y
IS_BORROWER_EXPENSES_INCREASED	No	12/28/2009	MaintenanceActivity	Y

Loan Number		68913177				Loan Disbursement Date					
Customer Name		Traci M St Claire				Step 1		3.750%			
Lien Position						Step 2					
Truth in Lending Amt						Regular Payment Amt		\$ 742.34			
Date Pymt		5/1/2010									
Loan Amount		\$ 151,914.95									
Payment Number	Date Payment Rec'd	Payment Amount	Interest Rate	Number of Days	Princ Pymt Amount	Current Interest Due	Princ Pymt Int Due	Principal Reduction	Principal Paid	Principal Balance	
1	5/1/2010	742.34	3.750%	30	0.00	474.73	0.00	0.00	267.61	151647.34	0.00
2	6/1/2010	742.34	3.750%	30	0.00	473.90	0.00	0.00	268.44	151378.90	0.00
3	7/1/2010	742.34	3.750%	30	0.00	473.06	0.00	0.00	269.28	151109.62	0.00
4	8/1/2010	742.34	3.750%	30	0.00	472.22	0.00	0.00	270.12	150839.50	0.00
5	9/1/2010	742.34	3.750%	30	0.00	471.37	0.00	0.00	270.97	150568.53	0.00
6	10/1/2010	742.34	3.750%	30	0.00	470.53	0.00	0.00	271.81	150296.72	0.00
7	11/1/2010	742.34	3.750%	30	0.00	469.68	0.00	0.00	272.66	150024.06	0.00
8	12/1/2010	742.34	3.750%	30	0.00	468.83	0.00	0.00	273.51	149750.55	0.00
9	1/1/2011	742.34	3.750%	30	0.00	467.97	0.00	0.00	274.37	149476.18	0.00
10	2/1/2011	742.34	3.750%	30	0.00	467.11	0.00	0.00	275.23	149200.95	0.00
11	3/1/2011	742.34	3.750%	30	0.00	466.25	0.00	0.00	276.09	148924.86	0.00
12	4/1/2011	742.34	3.750%	30	0.00	465.39	0.00	0.00	276.95	148647.91	0.00
13	5/1/2011	742.34	3.750%	30	0.00	464.52	0.00	0.00	277.82	148370.09	0.00
14	6/1/2011	742.34	3.750%	30	0.00	463.66	0.00	0.00	278.68	148091.41	0.00
15	7/1/2011	742.34	3.750%	30	0.00	462.79	0.00	0.00	279.55	147811.86	0.00
16	8/1/2011	742.34	3.750%	30	0.00	461.91	0.00	0.00	280.43	147531.43	0.00
17	9/1/2011	742.34	3.750%	30	0.00	461.04	0.00	0.00	281.30	147250.13	0.00
18	10/1/2011	742.34	3.750%	30	0.00	460.16	0.00	0.00	282.18	146967.95	0.00
19	11/1/2011	742.34	3.750%	30	0.00	459.27	0.00	0.00	283.07	146684.88	0.00
20	12/1/2011	742.34	3.750%	30	0.00	458.39	0.00	0.00	283.95	146400.93	0.00
21	1/1/2012	742.34	3.750%	30	0.00	457.50	0.00	0.00	284.84	146116.09	0.00
22	2/1/2012	742.34	3.750%	30	0.00	456.61	0.00	0.00	285.73	145830.36	0.00
23	3/1/2012	742.34	3.750%	30	0.00	455.72	0.00	0.00	286.62	145543.74	0.00
24	4/1/2012	742.34	3.750%	30	0.00	454.82	0.00	0.00	287.52	145256.22	0.00
25	5/1/2012	742.34	3.750%	30	0.00	453.93	0.00	0.00	288.41	144967.81	0.00
26	6/1/2012	742.34	3.750%	30	0.00	453.02	0.00	0.00	289.32	144678.49	0.00
27	7/1/2012	742.34	3.750%	30	0.00	452.12	0.00	0.00	290.22	144388.27	0.00
28	8/1/2012	742.34	3.750%	30	0.00	451.21	0.00	0.00	291.13	144097.14	0.00
29	9/1/2012	742.34	3.750%	30	0.00	450.30	0.00	0.00	292.04	143805.10	0.00
30	10/1/2012	742.34	3.750%	30	0.00	449.39	0.00	0.00	292.95	143512.15	0.00
31	11/1/2012	742.34	3.750%	30	0.00	448.48	0.00	0.00	293.86	143218.29	0.00
32	12/1/2012	742.34	3.750%	30	0.00	447.56	0.00	0.00	294.78	142923.51	0.00
33	1/1/2013	742.34	3.750%	30	0.00	446.64	0.00	0.00	295.70	142627.81	0.00
34	2/1/2013	742.34	3.750%	30	0.00	445.71	0.00	0.00	296.63	142331.18	0.00
35	3/1/2013	742.34	3.750%	30	0.00	444.78	0.00	0.00	297.56	142033.62	0.00
36	4/1/2013	742.34	3.750%	30	0.00	443.86	0.00	0.00	298.48	141735.14	0.00
37	5/1/2013	742.34	3.750%	30	0.00	442.92	0.00	0.00	299.42	141435.72	0.00
38	6/1/2013	742.34	3.750%	30	0.00	441.99	0.00	0.00	300.35	141135.37	0.00
39	7/1/2013	742.34	3.750%	30	0.00	441.05	0.00	0.00	301.29	140834.08	0.00
40	8/1/2013	742.34	3.750%	30	0.00	440.11	0.00	0.00	302.23	140531.85	0.00

41	9/1/2013	742.34	3.750%	30	0.00	439.16	0.00	0.00	303.18	140228.67	0.00	
42	10/1/2013	742.34	3.750%	30	0.00	438.21	0.00	0.00	304.13	139924.54	0.00	
43	11/1/2013	742.34	3.750%	30	0.00	437.26	0.00	0.00	305.08	139619.46	0.00	
44	12/1/2013	742.34	3.750%	30	0.00	436.31	0.00	0.00	306.03	139313.43	0.00	
45	1/1/2014	742.34	3.750%	30	0.00	435.35	0.00	0.00	306.99	139006.44	0.00	
46	2/1/2014	742.34	3.750%	30	0.00	434.40	0.00	0.00	307.94	138698.50	0.00	
47	3/1/2014	742.34	3.750%	30	0.00	433.43	0.00	0.00	308.91	138389.59	0.00	
48	4/1/2014	742.34	3.750%	30	0.00	432.47	0.00	0.00	309.87	138079.72	0.00	
49	5/1/2014	742.34	3.750%	30	0.00	431.50	0.00	0.00	310.84	137768.88	0.00	
50	6/1/2014	742.34	3.750%	30	0.00	430.53	0.00	0.00	311.81	137457.07	0.00	
51	7/1/2014	742.34	3.750%	30	0.00	429.55	0.00	0.00	312.79	137144.28	0.00	
52	8/1/2014	742.34	3.750%	30	0.00	428.58	0.00	0.00	313.76	136830.52	0.00	
53	9/1/2014	742.34	3.750%	30	0.00	427.60	0.00	0.00	314.74	136515.78	0.00	
54	10/1/2014	742.34	3.750%	30	0.00	426.61	0.00	0.00	315.73	136200.05	0.00	
55	11/1/2014	742.34	3.750%	30	0.00	425.63	0.00	0.00	316.71	135883.34	0.00	
56	12/1/2014	742.34	3.750%	30	0.00	424.64	0.00	0.00	317.70	135565.64	0.00	
57	1/1/2015	742.34	3.750%	30	0.00	423.64	0.00	0.00	318.70	135246.94	0.00	
58	2/1/2015	742.34	3.750%	30	0.00	422.65	0.00	0.00	319.69	134927.25	0.00	
59	3/1/2015	742.34	3.750%	30	0.00	421.65	0.00	0.00	320.69	134606.56	0.00	
60	4/1/2015	742.34	3.750%	30	0.00	420.65	0.00	0.00	321.69	134284.87	0.00	
61	5/1/2015	815.58	4.750%	30	0.00	531.54	0.00	0.00	284.04	134000.83	0.00	
62	6/1/2015	815.58	4.750%	30	0.00	530.42	0.00	0.00	285.16	133715.67	0.00	
63	7/1/2015	815.58	4.750%	30	0.00	529.29	0.00	0.00	286.29	133429.38	0.00	
64	8/1/2015	815.58	4.750%	30	0.00	528.16	0.00	0.00	287.42	133141.96	0.00	
65	9/1/2015	815.58	4.750%	30	0.00	527.02	0.00	0.00	288.56	132853.40	0.00	
66	10/1/2015	815.58	4.750%	30	0.00	525.88	0.00	0.00	289.70	132563.70	0.00	
67	11/1/2015	815.58	4.750%	30	0.00	524.73	0.00	0.00	290.85	132272.85	0.00	
68	12/1/2015	815.58	4.750%	30	0.00	523.58	0.00	0.00	292.00	131980.85	0.00	
69	1/1/2016	815.58	4.750%	30	0.00	522.42	0.00	0.00	293.16	131687.69	0.00	
70	2/1/2016	815.58	4.750%	30	0.00	521.26	0.00	0.00	294.32	131393.37	0.00	
71	3/1/2016	815.58	4.750%	30	0.00	520.10	0.00	0.00	295.48	131097.89	0.00	
72	4/1/2016	815.58	4.750%	30	0.00	518.93	0.00	0.00	296.65	130801.24	0.00	
73	5/1/2016	833.79	5.000%	30	0.00	545.01	0.00	0.00	288.78	130512.46	0.00	
74	6/1/2016	833.79	5.000%	30	0.00	543.80	0.00	0.00	289.99	130222.47	0.00	
75	7/1/2016	833.79	5.000%	30	0.00	542.59	0.00	0.00	291.20	129931.27	0.00	
76	8/1/2016	833.79	5.000%	30	0.00	541.38	0.00	0.00	292.41	129638.86	0.00	
77	9/1/2016	833.79	5.000%	30	0.00	540.16	0.00	0.00	293.63	129345.23	0.00	
78	10/1/2016	833.79	5.000%	30	0.00	538.94	0.00	0.00	294.85	129050.38	0.00	
79	11/1/2016	833.79	5.000%	30	0.00	537.71	0.00	0.00	296.08	128754.30	0.00	
80	12/1/2016	833.79	5.000%	30	0.00	536.48	0.00	0.00	297.31	128456.99	0.00	
81	1/1/2017	833.79	5.000%	30	0.00	535.24	0.00	0.00	298.55	128158.44	0.00	
82	2/1/2017	833.79	5.000%	30	0.00	533.99	0.00	0.00	299.80	127858.64	0.00	
83	3/1/2017	833.79	5.000%	30	0.00	532.74	0.00	0.00	301.05	127557.59	0.00	
84	4/1/2017	833.79	5.000%	30	0.00	531.49	0.00	0.00	302.30	127255.29	0.00	
85	5/1/2017	833.79	5.000%	30	0.00	530.23	0.00	0.00	303.56	126951.73	0.00	
86	6/1/2017	833.79	5.000%	30	0.00	528.97	0.00	0.00	304.82	126648.91	0.00	
87	7/1/2017	833.79	5.000%	30	0.00	527.70	0.00	0.00	306.09	126340.82	0.00	
88	8/1/2017	833.79	5.000%	30	0.00	526.42	0.00	0.00	307.37	126033.45	0.00	
89	9/1/2017	833.79	5.000%	30	0.00	525.14	0.00	0.00	308.65	125724.80	0.00	

90	10/1/2017	833.79	5.000%	30	0.00	523.85	0.00	0.00	309.94	125414.86	0.00	
91	11/1/2017	833.79	5.000%	30	0.00	522.56	0.00	0.00	311.23	125103.63	0.00	
92	12/1/2017	833.79	5.000%	30	0.00	521.27	0.00	0.00	312.52	124791.11	0.00	
93	1/1/2018	833.79	5.000%	30	0.00	519.96	0.00	0.00	313.83	124477.28	0.00	
94	2/1/2018	833.79	5.000%	30	0.00	518.66	0.00	0.00	315.13	124162.15	0.00	
95	3/1/2018	833.79	5.000%	30	0.00	517.34	0.00	0.00	316.45	123845.70	0.00	
96	4/1/2018	833.79	5.000%	30	0.00	516.02	0.00	0.00	317.77	123527.93	0.00	
97	5/1/2018	833.79	5.000%	30	0.00	514.70	0.00	0.00	319.09	123208.84	0.00	
98	6/1/2018	833.79	5.000%	30	0.00	513.37	0.00	0.00	320.42	122888.42	0.00	
99	7/1/2018	833.79	5.000%	30	0.00	512.04	0.00	0.00	321.75	122566.67	0.00	
100	8/1/2018	833.79	5.000%	30	0.00	510.69	0.00	0.00	323.10	122243.57	0.00	
101	9/1/2018	833.79	5.000%	30	0.00	509.35	0.00	0.00	324.44	121919.13	0.00	
102	10/1/2018	833.79	5.000%	30	0.00	508.00	0.00	0.00	325.79	121593.34	0.00	
103	11/1/2018	833.79	5.000%	30	0.00	506.64	0.00	0.00	327.15	121266.19	0.00	
104	12/1/2018	833.79	5.000%	30	0.00	505.28	0.00	0.00	328.51	120937.68	0.00	
105	1/1/2019	833.79	5.000%	30	0.00	503.91	0.00	0.00	329.88	120607.80	0.00	
106	2/1/2019	833.79	5.000%	30	0.00	502.53	0.00	0.00	331.26	120276.54	0.00	
107	3/1/2019	833.79	5.000%	30	0.00	501.15	0.00	0.00	332.64	119943.90	0.00	
108	4/1/2019	833.79	5.000%	30	0.00	499.77	0.00	0.00	334.02	119609.88	0.00	
109	5/1/2019	833.79	5.000%	30	0.00	498.37	0.00	0.00	335.42	119274.46	0.00	
110	6/1/2019	833.79	5.000%	30	0.00	496.98	0.00	0.00	336.81	118937.65	0.00	
111	7/1/2019	833.79	5.000%	30	0.00	495.57	0.00	0.00	338.22	118599.43	0.00	
112	8/1/2019	833.79	5.000%	30	0.00	494.16	0.00	0.00	339.63	118259.80	0.00	
113	9/1/2019	833.79	5.000%	30	0.00	492.75	0.00	0.00	341.04	117918.76	0.00	
114	10/1/2019	833.79	5.000%	30	0.00	491.33	0.00	0.00	342.46	117576.30	0.00	
115	11/1/2019	833.79	5.000%	30	0.00	489.90	0.00	0.00	343.89	117232.41	0.00	
116	12/1/2019	833.79	5.000%	30	0.00	488.47	0.00	0.00	345.32	116887.09	0.00	80
117	1/1/2020	833.79	5.000%	30	0.00	487.03	0.00	0.00	346.76	116540.34	0.00	
118	2/1/2020	833.79	5.000%	30	0.00	485.58	0.00	0.00	348.21	116192.15	0.00	
119	3/1/2020	833.79	5.000%	30	0.00	484.13	0.00	0.00	349.66	115842.53	0.00	
120	4/1/2020	833.79	5.000%	30	0.00	482.68	0.00	0.00	351.11	115491.47	0.00	
121	5/1/2020	833.79	5.000%	30	0.00	481.21	0.00	0.00	352.58	115138.97	0.00	
122	6/1/2020	833.79	5.000%	30	0.00	479.74	0.00	0.00	354.05	114784.03	0.00	
123	7/1/2020	833.79	5.000%	30	0.00	478.27	0.00	0.00	355.52	114427.64	0.00	
124	8/1/2020	833.79	5.000%	30	0.00	476.79	0.00	0.00	357.00	114069.81	0.00	78
125	9/1/2020	833.79	5.000%	30	0.00	475.30	0.00	0.00	358.49	113710.53	0.00	
126	10/1/2020	833.79	5.000%	30	0.00	473.81	0.00	0.00	359.98	113349.80	0.00	
127	11/1/2020	833.79	5.000%	30	0.00	472.31	0.00	0.00	361.48	112987.62	0.00	
128	12/1/2020	833.79	5.000%	30	0.00	470.80	0.00	0.00	362.99	112624.00	0.00	
129	1/1/2021	833.79	5.000%	30	0.00	469.29	0.00	0.00	364.50	112258.95	0.00	
130	2/1/2021	833.79	5.000%	30	0.00	467.77	0.00	0.00	366.02	111892.47	0.00	
131	3/1/2021	833.79	5.000%	30	0.00	466.24	0.00	0.00	367.55	111524.55	0.00	
132	4/1/2021	833.79	5.000%	30	0.00	464.71	0.00	0.00	369.08	111155.19	0.00	
133	5/1/2021	833.79	5.000%	30	0.00	463.18	0.00	0.00	370.61	110784.39	0.00	
134	6/1/2021	833.79	5.000%	30	0.00	461.63	0.00	0.00	372.16	110412.14	0.00	
135	7/1/2021	833.79	5.000%	30	0.00	460.08	0.00	0.00	373.71	110038.44	0.00	
136	8/1/2021	833.79	5.000%	30	0.00	458.52	0.00	0.00	375.27	109663.29	0.00	
137	9/1/2021	833.79	5.000%	30	0.00	456.96	0.00	0.00	376.83	109286.69	0.00	
138	10/1/2021	833.79	5.000%	30	0.00	455.39	0.00	0.00	378.40	108908.64	0.00	



Ditech Financial LLC

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October 1, 2015

RYAN LUECKE
BETTER BUSINESS BUREAU OF MINNESOTA AND NORTH DAKOTA
220 S RIVER RIDGE CIR
BURNSVILLE MN 55337

RE: Case # 57314007, Traci St. Clair

Dear Ryan Luecke:

This letter responds to the rebuttal filed by Traci St. Clair regarding her account with Ditech Financial LLC ("Ditech").

Ms. St. Clair's letter was again forwarded to the appropriate department for review.

The modification changes the terms of the loan, payment and balance. If the payments and balance of the loan changes, the loan to value (LTV) also changes; this ultimately changes the PMI cancellation dates. Please review the enclosed modification, Section 4 part O which addresses Ms. St. Clair's issue regarding the change to the MI payment and cancellation date.

The value used at modification is an automated value systematically provided by FNMA; there is not a full appraisal required for modification. The enclosed Data Elements shows a value of \$146,292. The enclosed amortization schedule is based on the modification terms, payment and interest rate. Based on the actual payments, the dates which the loan balance will reach 80% LTV is December 1, 2019 and 78% LTV is August 1, 2020.

If you have any further questions or concerns, please do not hesitate to contact our Customer Service Department at (800) 643-0202, Monday - Friday, 7 a.m. to 8 p.m., and Saturday 7 a.m. to 1 p.m. CT.

Sincerely,

A handwritten signature in black ink, appearing to read "Shea Andersen".

Shea Andersen
Customer Service Correspondence Supervisor

//fs/35/

cc: Traci St. Clair, 8390 Emerald Pointe Ln, Gainesville GA 30506-6750



Ditech Financial LLC

1400 Turbine Dr.
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Rapid City, South Dakota 57709-6172
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October 9, 2015

RYAN LUECKE
BETTER BUSINESS BUREAU OF MINNESOTA AND NORTH DAKOTA
220 S RIVER RIDGE CIR
BURNSVILLE MN 55337

RE: Case # 57314007, Traci St. Clair

Dear Ryan Luecke:

This letter responds to the second rebuttal filed by Traci St. Clair regarding her account with Ditech Financial LLC ("Ditech").

Ms. St. Clair's letter was again forwarded to the appropriate department for review.

The modification of a loan modifies the terms of the original loan in order to assist the borrower to make the payments affordable and usually to keep them in their home. There is not a requirement to provide a new disclosure or an appraisal. As previously stated, the value used is an automated estimate of the property. A modification agreement is not required to list the terms of the Private Mortgage Insurance (PMI).

Please note the modification to Ms. St. Clair's account was completed by Bank of America, N. A. in 2010; which is prior to transfer to Ditech on June 1, 2013. Therefore, we are unable to further speak in regards to the property value used in the previous servicer's modification review. The loan is serviced according to the terms of the modification.

The following responds to Ms. St. Clair's additional questions:

1 & 2. The PMI premium pre-modification was \$56.64, after the modification it was \$59.50.

3. There is not a new disclosure required. MI disclosures are required on a new loan only. (i.e. refinance or purchase).

4. The amortization scheduled provided in our previous letter was created that day based on the modification terms. We are assuming the amortization schedule Ms. St. Clair referenced in her letter was the one provided when the loan originated. After a loan is modified, the original amortization schedule no longer illustrates how payments are applied to the account.

5 & 6. Again a full appraisal is not required to modify the terms of a loan. The Uniform Appraisal Dataset (UAD) is a component of the Uniform Mortgage Data Program® (UMDP®), jointly established by Fannie Mae and Freddie Mac under the direction of their regulator, the Federal Housing Finance Agency, to provide common requirements for appraisal and loan delivery data.

If you have any further questions, please do not hesitate to contact our Customer Service Department at (800) 643-0202, Monday - Friday, 7 a.m. to 8 p.m., and Saturday 7 a.m. to 1 p.m. CT.